

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
PNC Mortgage, A Division of PNC Bank, National  
Association

In Re:  
Sheryl A. Rubin,  
  
Debtor.



Order Filed on August 17, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-26356-KCF

Adv. No.:

Hearing Date: 5/24/2017 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

### **ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS MITIGATION PROGRAM**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 17, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

(Page 2)

Debtor: Sheryl A. Rubin

Case No: 16-26356-KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY VIA LOSS  
MITIGATION PROGRAM

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Mortgage, a Division of PNC Bank, National Association, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 6022 Cedar Court, Monmouth Junction, NJ 08852, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Thomas Monahan, Esquire, attorney for Debtor, and for good cause having been shown

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the Court's loss mitigation order; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation order or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the all post-petition months; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Sheryl A. Rubin  
Debtor

Case No. 16-26356-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db Sheryl A. Rubin, 6022 Cedar Ct, Monmouth Junction, NJ 08852-2135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com, agilbert@tuckerlaw.com;tbaldridge@tuckerlaw.com  
Thomas M. Monahan on behalf of Debtor Sheryl A. Rubin simonmonahan216@gmail.com, tommon1@aol.com

TOTAL: 5